

Information to identify the case:			
Debtor 1:	Chad D. Nudd		Social Security number or ITIN: xxx-xx-1815
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 1/20/22
Case number:	22-10035-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chad D. Nudd	
2. All other names used in the last 8 years		
3. Address	1311 1/2 Sill Street Warren, PA 16365	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 2/10/22

For more information, see page 2

Case number **22-10035-TPA**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 29, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 5/30/22</p> <p>Filing deadline: 3/31/22 Filing deadline: 7/19/22</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/29/22 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:
Chad D. Nudd
Debtor

Case No. 22-10035-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 10, 2022

Form ID: 309I

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db	+ Chad D. Nudd, 1311 1/2 Sill Street, Warren, PA 16365-2011
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15447580	+ Andrea L. Stapleford Esq., 600 Market Street, Warren, PA 16365-1326
15447581	+ Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
15447585	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15447584	+ City Of Warren, 318 W 3rd Ave, Warren, PA 16365-2388
15447587	+ Columbia Gas Of Pennsylvania, 501 Technology Drive, Canonsburg, PA 15317-7535
15447589	+ KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15447591	+ Michelle Saver, 211 Cray Avenue, Sheffield, PA 16347-3105
15447595	+ PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15453557	+ PA Municipal Service, 336 Delaware Avenue, Oakmont, PA 15139-2138
15447596	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
15447599	+ Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15447597	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15447598	+ Penelec, PO Box 3687, Akron, OH 44309-3687
15447600	+ Pennsylvania Municipal Authority, 336 Delaware Avenue, Dept U-510-A, Oakmont, PA 15139-2138
15447602	+ Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
15447604	Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
15447606	Warren Co Drs, 4th And Market Sts, Warren, PA 16365

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@mcelrathlaw.com	Feb 10 2022 23:25:00	Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Feb 10 2022 23:25:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 11 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 11 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2022 23:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-1

User: auto

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ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Feb 10 2022 23:25:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Feb 11 2022 04:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447582	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 23:29:35	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
15447583	+ EDI: CAPITALONE.COM	Feb 11 2022 04:28:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15447588	+ EDI: CCS.COM	Feb 11 2022 04:28:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
15453549	EDI: JEFFERSONCAP.COM	Feb 11 2022 04:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud, MN 56302
15449301	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 23:29:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447590	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 23:29:40	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15447592	+ EDI: AGFINANCE.COM	Feb 11 2022 04:28:00	One Main, PO Box 183172, Columbus, OH 43218-3172
15447593	+ EDI: AGFINANCE.COM	Feb 11 2022 04:28:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15447855	+ EDI: RECOVERYCORP.COM	Feb 11 2022 04:28:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447594	+ Email/Text: csc.bankruptcy@amwater.com	Feb 10 2022 23:25:00	PA American Water, PO Box 578, Alton, IL 62002-0578
15447601	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2022 23:25:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15453565	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 23:29:35	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
15447603	+ EDI: CBS7AVE	Feb 11 2022 04:28:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15447605	+ EDI: VERIZONCOMB.COM	Feb 11 2022 04:28:00	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225
15453568	+ EDI: AIS.COM	Feb 11 2022 04:28:00	Verizon, by American InfoSource LP as agent, O Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15453540	*+	Andrea L. Stapleford Esq., 600 Market Street, Warren, PA 16365-1326
15453541	*+	Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
15453545	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15447586	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
15453546	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274
15453542	*	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
15453543	*+	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15453544	*+	City Of Warren, 318 W 3rd Ave, Warren, PA 16365-2388
15453547	*+	Columbia Gas Of Pennsylvania, 501 Technology Drive, Canonsburg, PA 15317-7535

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15453548	*+	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
15453550	*+	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15453551	*+	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15453552	*+	Michelle Saver, 211 Cray Avenue, Sheffield, PA 16347-3105
15453553	*+	One Main, PO Box 183172, Columbus, OH 43218-3172
15453554	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15453555	*+	PA American Water, PO Box 578, Alton, IL 62002-0578
15453556	*+	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15453558	*+	PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
15453563	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15453559	*	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15453560	*+	Penelec, PO Box 3687, Akron, OH 44309-3687
15453561	*+	Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15453562	*+	Pennsylvania Municipal Authority, 336 Delaware Avenue, Dept U-510-A, Oakmont, PA 15139-2138
15453564	*+	Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
15453566	*+	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15453567	*	Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
15453569	*+	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225
15453570	*	Warren Co Drs, 4th And Market Sts, Warren, PA 16365

TOTAL: 1 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Chad D. Nudd ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4